

United States Bankruptcy Court - Northern District of Alabama

CASE NAME: John & Helen StoddartCASE NO. : 19-80272MONTH ENDING: 3-31-19

Operating reports are to be filed monthly, in duplicate, with the
Bankruptcy Clerk's Office by the 15th of each month

INDIVIDUAL DEBTOR'S AFFIRMATIONS

YES ☒ NO ☐ All post petition individual taxes have been paid and the deposit slips are attached.

If you answered "No" to the above, list the types of taxes that are now due and owing.

TYPE OF TAX	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

2. YES ☒ NO ☐ Adequate insurance on all assets/property including fire, theft, liability, collision and casualty is currently in full force and effect.

If no, enter: TYPE(S) _____ not in force.

Bank	Account No.	Type of Acct.	Balance
List <u>All</u> Bank Accounts			
1. Regions	<u> </u> 4597	Checking	\$ 5,909.58
2. Regions	<u> </u> 4384	Savings	\$ 14,260.97
3. Bank of America	<u> </u> 5058	Checking	\$ 9,799.93

4. YES ☒ NO ☐ Copies of all banks statements and reconciliations are attached.

5. YES ☒ NO ☐ I have otherwise complied with all requirements of the Chapter 11 Operating Order.

6. YES ☒ NO ☐ All financial statements filed with the Bankruptcy Clerk's Office are prepared in accordance with generally accepted accounting principles.

7. YES ☐ NO ☐ I have attached a list of all post petition creditors that have been incurred since the filing of this case but that have not been paid, including Court approved professional (attorney, accountant, etc.) fees.

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE 4/10/2019
PHONE (301) 254-5455

John Stoddart
RESPONSIBLE PARTY

Bankruptcy Administrator Form Individual BA-01

United States Bankruptcy Court Northern District of Alabama Northern Division

CASE NAME: John & Helen Stoddart

CASE NO. : 19-80272

MONTH ENDING: 3-31-19

Individual Debtor's Cash Receipts and Disbursement BA-02

Receipts/Income (GROSS) —Salary	\$ 3000
Alimony, Maintenance, Support received	_____
Other Income	_____
Interest	_____
Sale/rent of real estate or personal property	_____
Social Security	_____
Monthly Dividend Disbursement	\$7,100
Other (specify) Business Income	\$8,307.28
TOTAL RECEIPTS/INCOME	\$18,407.28

DISBURSEMENTS/EXPENSES (INCLUDE EMPLOYER DEDUCTIONS)

Food	\$710.40
Home Expenses	_____
Rent or Home Loan	_____
Real Estate Tax	_____
Gas	_____
Water	_____
Telephone	_____
Other Utilities(specify) <u>Electric, Propane & Water</u>	\$792.61
Home Maintenance (repairs and upkeep)	_____
Insurance Payments	_____
Life	\$425.93
Health	_____
Auto	\$319.42
Home owners or renters	_____
Other (specify)_____	_____
Installments Loan Payments	_____
Auto Loan	_____
Other loans (specify)_____	_____
Taxes withheld or Quarterly Income Taxes	\$448.82
School or Day Care Expense	\$1,495.25
Laundry and Dry Cleaning	_____
Other Personal (see attached)	\$4,000.55
Total Business Expenses (see attached)	\$1,409.03
TOTAL ALL DISBURSEMENTS/EXPENDITURES	\$10,661.78
TOTAL INCOME LESS TOTAL EXPENDITURES	\$ 7,745.50

Beginning Cash Balance\$ \$20,803.39

Ending Cash Balance\$ 29,970.48

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Date 4-10-2019


RESPONSIBLE PARTY

Other Personal Expenses

Air Travel	-\$80.60
Auto & Transport	-\$20.00
Charity	-\$828.00
Clothing	-\$1,099.13
Doctor	-\$380.00
Fees & Charges	-\$0.85
Gas & Fuel	-\$357.33
Gift	-\$96.75
Hair	-\$38.39
Health & Fitness	-\$21.78
Hobbies	-\$86.55
Personal Care	-\$155.60
Pharmacy	-\$22.72
Service Fee	-\$3.58
Shopping	-\$809.27
Total	-\$4,000.55

Income Statement

Urban Junction East Music
UJE
1 March 2019 to 31 March 2019

31 Mar 19

Revenue	
Performance Income	7,000
Residual Income	1,051
Sales	256
Total Revenue	8,307
Gross Profit	8,307
Operating Income / (Loss)	8,307
Other Income and Expense	
Business Expenses	
Bank Service Charges	(9)
Dues & Subscriptions	(65)
Laundry & Uniform	(300)
Meals & Entertainment	(304)
Research Expense	(8)
Studio Supplies	(8)
Telephone & Internet	(423)
Travel	(292)
Total Business Expenses	(1,409)
Total Other Income and Expense	(1,409)
Net Income / (Loss) before Tax	6,898
Net Income	6,898
Total Comprehensive Income	6,898



Regions Bank
Hampton Cove
6639 Highway 431 South
Huntsville, AL 35763

JOHN FITZGERALD STODDART
HELEN JOYCE POWELL-STODDART
CHAPTER 11 DEBTOR IN POSSESSION
CASE # 19-80272
3127 HADDONSTONE DR SE
OWENS CROSS ROADS AL 35763-8435

ACCOUNT # [REDACTED] **4597**

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MONEY MARKET

February 21, 2019 through March 21, 2019

SUMMARY

Beginning Balance	\$14,260.86	Minimum Balance	\$14,260
Deposits & Credits	\$0.00 +	Average Balance	\$14,260
Net Interest Earned	\$0.11 +	Annual Percentage Yield Earned	0.01%
Withdrawals	\$0.00 -	Interest This Period	\$0.11
Fees	\$0.00 -	Average Collected Balance	\$14,260.86
Automatic Transfers	\$0.00 +	2019 YTD Interest	\$0.20
Checks	\$0.00 -		
Ending Balance	\$14,260.97		

INTEREST

03/21 Interest Payment 0.11

	Total For This Statement Period	Total Calendar Year-to-Date
Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

DAILY BALANCE SUMMARY

<u>Date</u>	<u>Balance</u>
03/21	14,260.97

**You may request account disclosures containing
terms, fees, and rate information (if applicable)
for your account by contacting any Regions office.**

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)



Thank You For Banking With Regions!

2019 Regions Bank Member FDIC. All loans subject to credit approval.



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CASE # 19-80272
3127 HADDONSTONE DR SE
OWENS CROSS ROADS AL 35763-8435

ACCOUNT #

[REDACTED] 4597

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**You may save a considerable amount of money by
refinancing your mortgage. If you haven't checked it out,
call your PFS officer for Regions' low rates today!**

Easy Steps to Balance Your Account

Checking
Account

1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left		

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment RI - Return Item CR - Credit SC - Service Charge OD - Overdrawn
EB - Electronic Banking NSF - Nonsufficient Funds APY - Annual Percentage Yield FWT - Federal Withholding Tax *Break in Number Sequence



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ACCOUNT # [REDACTED] **4384**

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LIFEGREEN CHECKING

February 21, 2019 through March 21, 2019

SUMMARY

Beginning Balance	\$5,794.70	Minimum Balance	\$3,185
Deposits & Credits	\$9,792.14 +	Average Balance	\$6,263
Withdrawals	\$8,668.70 -		
Fees	\$2.90 -		
Automatic Transfers	\$0.00 +		
Checks	\$1,055.00 -		
Ending Balance	\$5,860.24		

DEPOSITS & CREDITS

02/25	Mobile Deposit-Avail Tonight	75.00
03/01	Mobile Deposit-Avail Tonight	2,000.00
03/08	Madison Surgery Payroll Powell-Stoddart	5,100.00
03/11	Card Credit Nordstrom Rack 5311 Brentwood TN 37027 8069	53.48
03/12	Oakwood Universi A/P Epay John Stoddart	1,377.25
03/13	Candied Yam Tour 1V9Q John Stoddart	1,173.93
03/19	Card Credit Venus.Com 5621 Wwww.Venus.Com FL 32224 8069	12.48
Total Deposits & Credits		\$9,792.14

WITHDRAWALS

02/22	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	56.64
02/25	Card Purchase Sqc*Shelli 4829 8774174551 CA 94103 8085	90.00
02/25	Card Purchase Publix #1629 5411 Huntsville AL 35824 8069	41.10
02/25	Card Purchase MAPCO 5204 5542 Owens X Rds AL 35763 8085	24.83
02/25	Hsv Draft Dbt Conc.Debt John Stoddart 211010163946	1,055.38
02/26	Recurring Card Transaction Orc*Cooks Pest 5969 800-2399898 AL 35601 8085	51.00
02/26	Madison Academy Facts John Stoddart 000000080473142	777.00

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)

For new purchase or refinance mortgage information, contact your
Mortgage Loan Originator, Amy Osborne, NMLS 546504, at (256)535-6946
or online at www.regionsmortgage.com/amyosborne.

For payment and other information about your existing mortgage loan, contact Mortgage
Servicing at 1-800-986-2462 and for Home Equity loans call 1- 800-231-7493.



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WITHDRAWALS (CONTINUED)

02/27	Card Purchase Shell Oil 12532 5542 Morrison TN 37357 8085	23.64
02/27	Hampton Cove Own Maint Pymt Stoddart, John Ec371797	500.00
02/27	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	46.66
02/28	Card Purchase Chipotle 1796 5814 Huntsville AL 35806 8085	18.37
03/01	Card Purchase Sprouts Farmers 5411 Madison AL 35758 8069	117.57
03/01	Card Purchase Grille 29 Hunts 5812 Huntsville AL 35806 8069	25.00
03/01	Card Purchase Target 0 5411 Huntsville AL 35806 8069	8.16
03/01	PIN Purchase Costco Gas #03 5542 Huntsville AL 8085	24.94
03/01	PIN Purchase Wal-Mart Super 5411 Huntsville AL 8069	17.41
03/04	Card Purchase Venus.Com 5621 Www.Venus.Com FL 32224 8069	193.27
03/04	Card Purchase Mango S Caribbe 5812 724-2831878 AL 35816 8085	13.98
03/04	Card Purchase Fast Trac Car W 7542 Owens X Rds AL 35763 8069	11.00
03/04	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	28.69
03/04	Liberty Mutual Payment Stoddart John	319.42
03/04	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	47.12
03/05	Card Purchase Acellus Academy 8299 816-2293800 MO 64057 8085	79.00
03/06	Card Purchase Publix #573 5411 Owens X Rds AL 35763 8069	8.92
03/06	North American L Insurance John Stoddart	182.60
03/06	North American L Insurance Helen Powell-S	243.32
03/07	Card Purchase American Air001 3001 Fort Worth TX 75261 8085	5.60
03/07	Card Purchase American Air001 3001 Fort Worth TX 75261 8085	75.00
03/07	Card Purchase Publix #598 5411 Madison AL 35758 8069	17.13
03/08	PIN Purchase MAPCO 7504 5542 Huntsville AL 8069	37.17
03/11	Card Purchase Paypal *Luhanha 5977 4029357733 8069	96.75
03/11	Card Purchase Amazon.Com*MI4M 5942 Amzn.Com/Bill WA 98109 8069	14.02
03/11	Card Purchase Amzn Mktp US*MI 5942 Amzn.Com/Bill WA 98109 8069	199.78
03/11	Card Purchase Venus.Com 5621 Www.Venus.Com FL 32224 8069	57.16
03/11	Card Purchase Sprouts Farmers 5411 Madison AL 35758 8069	26.29
03/11	Card Purchase Nordstrom Rack 5311 Brentwood TN 37027 8069	181.68
03/11	Card Purchase Nordstrom Rack 5311 Brentwood TN 37027 8069	84.15
03/11	PIN Purchase Costco Whse #0 5300 Huntsville AL 8085	12.26
03/11	PIN Purchase Costco Whse #0 5300 Huntsville AL 8085	66.99
03/11	PIN Purchase Costco Gas #03 5542 Huntsville AL 8085	17.94
03/11	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	30.00
03/11	Card Purchase Nordstrom #0759 5311 Nashville TN 37215 8069	131.04
03/11	Card Purchase Trader Joe S #6 5411 Nashville TN 37215 8069	59.32
03/11	Adt Security Ser Adtpapach Stoddart, John 32415033	53.78
03/11	PIN Purchase Costco Gas #03 5542 Huntsville AL 8085	34.09
03/11	PIN Purchase Costco Whse #0 5300 Huntsville AL 8085	16.34
03/12	Card Purchase Raceway6892 3 5542 Brownsboro AL 35741 8069	23.58
03/12	Card Purchase True Food Kitch 5812 Nashville TN 37215 8069	34.50
03/13	Card Purchase Tst* Farm Burge 5812 Huntsville AL 35801 8085	34.54
03/13	PIN Purchase Wal-Mart #5197 5411 Owens Cross Ral 8069	169.32
03/14	Card Purchase Marshalls #809 5651 Madison AL 35758 8069	44.65
03/14	Card Purchase Joann Stores #2 5949 Huntsville AL 35805 8069	86.55
03/14	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	30.35
03/14	Card Purchase Amzn Mktp US*Mw 5942 Amzn.Com/Bill WA 98109 8069	95.80
03/15	Card Purchase Hair Queen 5698 Huntsville AL 35816 8069	38.39
03/15	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	35.32
03/15	Card Purchase Wholefids Hsv #1 5411 Huntsville AL 35801 8069	12.57
03/15	Nelnet Conv Fee John Stoddart	0.85
03/15	Madison Academy Schoolpymt John Stoddart	39.25
03/15	Adventistgiving. Web Pmts John Stoddart Tdjkjb	828.00
03/18	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	32.80



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OWENS CROSS ROADS AL 35763-8435

ACCOUNT # [REDACTED] 4384

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WITHDRAWALS (CONTINUED)

03/18	PIN Purchase Costco Gas #03	5542 Huntsville AL	8069	30.10
03/19	Card Purchase Costco Whse #03	5300 Huntsville AL 35801	8069	35.38
03/19	Card Purchase Costco Whse #03	5300 Huntsville AL 35801	8069	5.44
03/19	Card Purchase Fast Trac Car W	7542 Owens X Rds AL 35763	8069	9.00
03/19	PIN Purchase Marshalls 2750	5651 Huntsville AL	8085	83.85
03/19	PIN Purchase Tjmaxx #0 Airp	5651 Huntsville AL	8085	27.24
03/19	PIN Purchase Marshalls 2750	5651 Huntsville AL	8085	71.89
03/19	PIN Purchase Target T- 2750	5411 Huntsville AL	8085	103.48
03/19	PIN Purchase Publix Super M	5411 Owens Cross Ral	8085	21.68
03/20	Card Purchase Belk #423	5311 Huntsville AL 35806	8069	19.62
03/20	PIN Purchase Target T- 8207	5411 Madison AL	8069	50.99
03/20	Huntsville Hospi Web Pay John Stoddart	Huntshosp		380.00
03/20	Madison Academy Facts John Stoddart	000000081867008		777.00
03/21	Card Purchase Ulta #339	5399 Huntsville AL 35806	8069	70.85
03/21	Card Purchase Ross Stores #15	5310 Madison AL 35758	8069	24.51
03/21	Card Purchase Ross Stores #15	5310 Madison AL 35758	8069	24.48
03/21	Card Purchase Tjmaxx #0705	5651 Huntsville AL 35801	8069	176.44
03/21	PIN Purchase Costco Gas #03	5542 Huntsville AL	8069	28.77

Total Withdrawals \$8,668.70

FEES

03/11	International Service Assessment Paypal *Luhanha	2.90
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Total For This Statement Period

Total Calendar Year-to-Date

Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
03/12	1008	600.00	03/18	995002 *	355.00
03/08	1009	100.00			

Total Checks \$1,055.00

* Break In Check Number Sequence.

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
02/22	5,738.06	03/05	4,299.52	03/14	9,130.66
02/25	4,601.75	03/06	3,864.68	03/15	8,176.28
02/26	3,773.75	03/07	3,766.95	03/18	7,758.38
02/27	3,203.45	03/08	8,729.78	03/19	7,412.90
02/28	3,185.08	03/11	7,698.77	03/20	6,185.29
03/01	4,992.00	03/12	8,417.94	03/21	5,860.24
03/04	4,378.52	03/13	9,388.01		



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ACCOUNT #

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Easy Steps to Balance Your Account

Checking
Account

1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left		

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

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ADJ - Adjustment RI - Return Item CR - Credit SC - Service Charge OD - Overdrawn
EB - Electronic Banking NSF - Nonsufficient Funds APY - Annual Percentage Yield FWT - Federal Withholding Tax *Break in Number Sequence



P.O. Box 15284
Wilmington, DE 19850

JOHN STODDART
T/A URBAN JUNCTION EAST
3127 HADDONSTONE DR SE
OWENS CROSS ROADS, AL 35763-8435

Business Advantage

Customer service information

☎ 1.888.BUSINESS (1.888.287.4637)

🖱 bankofamerica.com

✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Business Fundamentals Checking

for March 1, 2019 to March 31, 2019

JOHN STODDART T/A URBAN JUNCTION EAST

Account number: [REDACTED] 5058

Account summary

Beginning balance on March 1, 2019	\$3,357.45
Deposits and other credits	8,307.28
Withdrawals and other debits	-1,856.01
Checks	-0.00
Service fees	-8.79
Ending balance on March 31, 2019	\$9,799.93

of deposits/credits: 13

of withdrawals/debits: 57

of items-previous cycle¹: 3

of days in cycle: 31

Average ledger balance: \$7,068.88

¹Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

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¹You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.
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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender

Deposits and other credits

Date	Description	Amount
03/05/19	CD Baby DES:ACCTSPYBLE ID:VPV04853832 INDN:Urban Junction East Mu CO ID:9223328810 CCD	128.82
03/14/19	BKOFAMERICA MOBILE 03/14 3604945100 DEPOSIT *MOBILE MD	7,000.00
03/14/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:322070 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**51.74\	51.74
03/14/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:311688 INDN:JOHN STODDART DBA URBA CO ID:JXXXXXXXXX CCD PMT INFO:RMR*CM*PANDORA**43.87\	43.87
03/14/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:319575 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**24.46\	24.46
03/14/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:315987 INDN:JOHN STODDART DBA URBA CO ID:FXXXXXXXXX CCD PMT INFO:RMR*CM*DEEZER**11.49\	11.49
03/15/19	MACK AVENUE RECO DES:ACH ID: INDN:URBAN JUNCTION EAST CO ID:XXXXXXXXX CCD PMT INFO:2018Q4 MECH & 2018Q4 SYNC	79.93
03/15/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:327194 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**49.9\	49.90
03/19/19	CD Baby DES:ACCTSPYBLE ID:VPV04879040 INDN:Urban Junction East Mu CO ID:9223328810 CCD	127.07
03/19/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:335202 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**30.07\	30.07
03/19/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:333563 INDN:JOHN STODDART DBA URBA CO ID:JXXXXXXXXX CCD PMT INFO:RMR*CM*PANDORA**9.28\	9.28
03/22/19	BROADCAST MUSIC DES:ROYALTIES ID:000439621 INDN:JOHN STODDART CO ID:3130524209 PPD	389.14
03/22/19	BROADCAST MUSIC DES:ROYALTIES ID:000578936 INDN:JOHN STODDART CO ID:3130524209 PPD	361.51
Total deposits and other credits		\$8,307.28

Withdrawals and other debits

Date	Description	Amount
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ARH98YHQ | SSM-03-18-0013.B

Withdrawals and other debits - continued

Date	Description	Amount
Card account # XXXX XXXX XXXX 2907		
03/01/19	CHECKCARD 0227 OXFORD STREET MENS WEAR 256-8372088 AL 24789309059047600427333 CKCD 5611 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-300.00
03/04/19	MOBILE PURCHASE 0228 APPLE STORE #R266 HUNTSVILLE AL	-107.91
03/04/19	CHECKCARD 0301 GOOGLE *GSUITE_johnsto cc@google.com CA 24692169060100162055868 CKCD 7311 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.00
03/06/19	CHECKCARD 0305 SSP NEDERLAND B.V. SCHIPHOL 74027699064909172049726 CKCD 5811 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-10.23
03/11/19	CHECKCARD 0308 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169067100123982211 CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-4.35
03/11/19	CHECKCARD 0308 SERENA HOTELS KAMPALA 74729129068132983305204 CKCD 7011 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-82.76
03/11/19	MOBILE PURCHASE 0309 HMSHOST AMSTERDAM SCHIP SCHIPHOL AIRP	-7.82
03/11/19	CHECKCARD 0309 FRESH HEALTHY CAFE ATLANTA GA 24431059069206388101228 CKCD 5812 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.76
03/11/19	CHECKCARD 0309 CLEARME.COM *855-253276 clearme.com NY 24906419068069558511722 RECURRING CKCD 5968 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-29.00
03/11/19	CHECKCARD 0310 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169069100486127121 RECURRING CKCD 5734 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-7.62
03/11/19	CHECKCARD 0310 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169069100486064548 RECURRING CKCD 5734 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-14.99
03/13/19	MOBILE PURCHASE 0312 UBER TECHNOLOGIES INC 866-576-1039 CA	-7.62
03/13/19	MOBILE PURCHASE 0312 UBER TECHNOLOGIES INC 866-576-1039 CA	-18.99
03/14/19	CHECKCARD 0313 BOARS HEAD PIECE OF CAK ATLANTA GA 24269799072500714612764 CKCD 5814 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-11.86
03/14/19	CHECKCARD 0312 AYARA THAI CUISINE LOS ANGELES CA 24765799072018017147064 CKCD 5812 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-20.52
03/18/19	MOBILE PURCHASE 0314 SUBWAY 00280974 BURBANK CA	-5.68
03/18/19	CHECKCARD 0314 SANSAI GRILL BURBANK BURBANK CA 24431069074286188901011 CKCD 5814 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-12.59
03/18/19	MOBILE PURCHASE 0315 UBER TECHNOLOGIES INC 866-576-1039 CA	-35.98
03/18/19	MOBILE PURCHASE 0315 LAX AIRP EARTHBAR T3 LOS ANGELES CA	-13.74
03/18/19	CHECKCARD 0316 QDOBA - 67 ATLANTA GA 24269799075500980648069 CKCD 5814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-11.29
03/18/19	CHECKCARD 0316 MARRIOTT BURBANK AIRPO BURBANK CA 24692169075100129044099 CKCD 3509 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-40.00
03/18/19	CHECKCARD 0315 HSV AIRPORT PARKING HUNTSVILLE AL 24789309076150600745420 CKCD 7523 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-40.00
03/18/19	OXFORD STREET 03/17 #000155147 PURCHASE OXFORD STREET MEN HUNTSVILLE AL	-300.00
03/18/19	PUBLIX SUPER M 03/17 #000205295 PURCHASE PUBLIX SUPER MAR OWENS CROSS R AL	-39.84
03/20/19	CHECKCARD 0319 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169078100789552339 CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-3.26
03/20/19	CHECKCARD 0319 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169078100769958639 RECURRING CKCD 5734 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
03/21/19	CHECKCARD 0319 AMERICAN AIR00123438117 FORT WORTH TX 24431069079978000806650 CKCD 3001 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.60
03/21/19	MOBILE PURCHASE 0320 HUDSONNEWS ST980 CARSON CA	-4.84
03/21/19	MOBILE PURCHASE 0321 COMCAST 800-266-2278 GA	-89.95

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Withdrawals and other debits - continued

Date	Description	Amount
03/22/19	CHECKCARD 0322 GELATISSIMO PT Sydney CKCD 5814 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-4.09
03/25/19	MOBILE PURCHASE 0322 WILD GINGER THAI RES SYDNEY	-27.77
03/25/19	MOBILE PURCHASE 0323 HARRY JUICE & CO PTY L SYDNEY	-8.19
03/25/19	MOBILE PURCHASE 0323 MEJICO SYDNEY PTY LTD SYDNEY	-20.91
03/25/19	MOBILE PURCHASE 0324 VARIOUS PTY LTD THE ROCKS	-47.78
03/26/19	MOBILE PURCHASE 0322 MASALA BOWL SYDNEY	-17.80
03/26/19	MOBILE PURCHASE 0323 FOUR FROGS CREPERIE SYDNEY	-14.95
03/26/19	CHECKCARD 0325 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169084100460789509 CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-6.53
03/26/19	CHECKCARD 0325 ATT*BILL PAYMENT 800-288-2020 TX 24692169084100376495688 RECURRING CKCD 4899 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-41.33
03/27/19	CHECKCARD 0326 XERO US INV-1917117 HTTPWWW.XEROCA 24492159085637123376473 RECURRING CKCD 5734 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-30.00
03/27/19	CHECKCARD 0326 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169085100036312579 RECURRING CKCD 5735 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
03/27/19	CHECKCARD 0326 AT&T*BILL PAYMENT 800-331-0500 TX 24493989085083023240098 RECURRING CKCD 4814 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-328.52
03/28/19	CHECKCARD 0327 UBER *TRIP HELP.UBER.COM 74557029086032111085719 CKCD 4121 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-16.45
03/28/19	MOBILE PURCHASE 0327 NEKO NEKO FITZROY	-18.57
03/28/19	CHECKCARD 0327 UBER *TRIP HELP.UBER.COM 74557029086032207534174 CKCD 4121 XXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-15.94
Subtotal for card account # XXXX XXXX XXXX 2907		-\$1,856.01
Total withdrawals and other debits		-\$1,856.01

Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 02/28/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ☒ \$250+ in new net purchases on a linked Business debit card
- ☐ \$250+ in new net purchases on a linked Business credit card
- ☐ \$3,000+ minimum daily balance in primary checking account
- ☐ \$5,000+ average monthly balance in primary checking account
- ☐ \$15,000+ combined average monthly balance in linked business accounts
- ☐ enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

continued on the next page

Service fees - continued

Date	Transaction description	Amount
03/06/19	CHECKCARD 0305 SSP NEDERLAND B.V. SCHIPHOL 74027699064909172049726 CKCD 5811 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.31
03/11/19	CHECKCARD 0308 SERENA HOTELS KAMPALA 74729129068132983305204 CKCD 7011 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-2.48
03/11/19	MOBILE PURCHASE 0309 HMSHOST AMSTERDAM SCHIP SCHIPHOL AIRP 74463669069910694186821 CKCD 5814 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.23
03/22/19	CHECKCARD 0322 GELATISSIMO PT Sydney CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.12
03/25/19	MOBILE PURCHASE 0324 VARIOUS PTY LTD THE ROCKS 74557029084071032133986 CKCD 5812 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-1.43
03/25/19	MOBILE PURCHASE 0322 WILD GINGER THAI RES SYDNEY 74564459084107194580182 CKCD 5812 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.83
03/25/19	MOBILE PURCHASE 0323 MEJICO SYDNEY PTY LTD SYDNEY 74940529083806331727681 CKCD 5812 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.63
03/25/19	MOBILE PURCHASE 0323 HARRY JUICE & CO PTY L SYDNEY 74940529082806348615649 CKCD 5814 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.25
03/26/19	MOBILE PURCHASE 0322 MASALA BOWL SYDNEY 74564509084370001091932 CKCD 5814 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.53
03/26/19	MOBILE PURCHASE 0323 FOUR FROGS CREPERIE SYDNEY 74564729084324946745056 CKCD 5812 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.45
03/28/19	MOBILE PURCHASE 0327 NEKO NEKO FITZROY 74564459086100925090025 CKCD 5814 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.56
03/28/19	CHECKCARD 0327 UBER *TRIP HELP.UBER.COM 74557029086032111085719 CKCD 4121 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.49
03/28/19	CHECKCARD 0327 UBER *TRIP HELP.UBER.COM 74557029086032207534174 CKCD 4121 XXXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.48

Total service fees **-\$8.79**

Note your Ending Balance already reflects the subtraction of Service Fees.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/01	3,057.45	03/06	3,062.82	03/14	9,980.38
03/04	2,944.54	03/11	2,907.81	03/15	10,110.21
03/05	3,073.36	03/13	2,881.20	03/18	9,611.09

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Your checking account

JOHN STODDART | Account # [REDACTED] 5058 | March 1, 2019 to March 31, 2019

Daily ledger balances - continued

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/19	9,777.51	03/22	10,410.31	03/27	9,852.42
03/20	9,764.26	03/25	10,302.52	03/28	9,799.93
03/21	9,663.87	03/26	10,220.93		

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